

# Issues & Answers



April 2020

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## This Can Be Our Finest Hour

*By Glen Simecek, President and CEO,  
Washington Bankers Association*



COVID-19, the novel coronavirus, has become a global pandemic, fundamentally disrupting the lives of our employees, our customers, and our communities.

In addition to the obvious public health risks, business and commerce are being fundamentally disrupted. Many employers, especially small businesses, are struggling. Their employees, including hourly workers who can least afford it, are seeing their paychecks severely reduced or interrupted altogether. Investors are watching with dread as a volatile stock market threatens their retirement plans.

It may be months or even years before we understand the full scope and impact of this crisis. But even amid such harrowing times, with so much uncertainty ahead, we see signs of hope.

Thousands of dedicated doctors, nurses, EMTs and other hospital workers have been fighting a herculean battle against the virus and caring for those who are afflicted. Meanwhile, community groups are rallying to provide

childcare for their children, and other health care practitioners are suspending their practices for all but the most urgent patient needs, passing along surplus personal protective equipment to those on the front lines.

Public and private research labs have deferred their ongoing studies to focus on virus-related work, either testing for exposure or exploring vaccines and other treatment options. The collective brainpower employed in this battle is staggering.

Recognition and response to the human factor have been both dramatic and diverse. Corporations, foundations, and individuals are donating millions to the cause. Many employers have enacted policies to keep employees on the payroll as long as possible, even if their work is interrupted. Utilities have suspended service disconnects in recognition of the sudden income loss customers may experience. Broadband providers have offered free basic service packages to low-income families whose children are unable to attend school.

In addition to these major efforts, there are untold thousands of smaller, community-based initiatives underway, with neighbors finding creative ways to help one another.

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## Issues & Answers – April 2020

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### WBA Staff

Glen Simecek, President & CEO  
(206) 447-1700,  
glen@wabankers.com

Liz Wilson, EVP & Chief Operating Officer  
(206) 344-3495,  
liz@wabankers.com

Kyle Hayden, Senior Accountant  
(206) 344-3476,  
kyle@wabankers.com

Katherine Nyerick, Program Manager  
(206) 344-3484,  
katherine@wabankers.com

Duncan Taylor, Director of Membership & Operations  
(206) 344-3492,  
duncan@wabankers.com

Sherry Krainick, Operations Specialist  
(206) 447-1700,  
sherry@wabankers.com

Megan Managan, Director of Communications & Government Relations  
(206) 344-3472,  
megan@wabankers.com

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### Contact Us

Contact the Washington Bankers Association at 1601 5th Avenue, Suite 2150, Seattle, WA 98101

Call us at (206) 447-1700 and visit us on the web at [www.wabankers.com](http://www.wabankers.com).

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### On the Cover

Fields of red tulips draw thousands of visitors to the Skagit Valley area each spring. *Photo courtesy of Scooter Lowimore/flickr.com*

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In terms of the economy, employers of all sizes are adapting their business models to respond to the crisis. They are allowing, encouraging or even requiring employees to work remotely. Grocery stores are establishing special hours for the elderly and other at-risk customers, while restaurants are adopting to-go models to serve customers while maintaining the social distancing required to help stem the spread of the virus.

Manufacturers are shifting production to create materials to prevent and treat the spread of the virus. One of my favorite examples: Some craft distilleries have stopped making whiskey to instead distill highly refined isopropyl alcohol, and are creating and distributing hand sanitizer.

Behind many of these efforts – and many others – are bankers doing what they always do, finding ways to help their customers and communities succeed.

Their efforts take many forms: making new lines of credit, with favorable terms and expedited review, available to small businesses hit hard by the virus; offering interest or loan payment deferrals and forgiving overdrafts for affected customers; and waiving ATM and other fees to give customers more ready access to their money.

They are also changing how they serve customers, leveraging the sophisticated mobile banking platforms they've built and provided additional channels to connect with a banker remotely. For customers without the ability to bank remotely or with a specific need requiring in-person attention, banks have stepped up their branch sanitation protocols and may conduct all services through the drive-thru window to limit direct contact.

In troubling times, our customers look to us for reassurance and guidance. Even if the conversation takes place over the phone or via email, we need to provide timely reminders that their money is safe. Their deposits are insured by the FDIC, and not one customer has lost a dollar of deposits from a federally insured bank. Both our words and our actions must convey flexibility and willingness to work with our customers one-on-one in response to this unprecedented situation.

Unfortunately, just as times like these bring out the best in most people, they can bring out the worst in a small minority. So we need to remain diligent in guarding against increased fraudulent activity and help protect our customers, especially the elderly, from those looking to take advantage of their fears.

Most of all now is the time for bankers to step up as community leaders. That means going beyond working with our customers to help them navigate the crisis. It means supporting our local health care systems. It means understanding community-wide impacts and leading response efforts. And it means providing clear and realistic information about the sacrifices we each will be asked to make, first to slow the spread of the virus and later to help rebuild the local economy.

Ultimately, a bank is only as strong as the community it serves. So, it's up to us to help keep our communities as healthy as possible.

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# Banker Spotlight: Tammy Hanson

Every other month we'll profile a Washington banker. If you have a banker you would like to spotlight, please contact Megan Managan at [megan@wabankers.com](mailto:megan@wabankers.com).



## How did you get started in the banking business?

Quite by accident really. I was working in a department store as a cashier when I was first married. My husband worked Monday through Friday, 8 am to 5 pm. We didn't get to see each other as much as we wanted to because I worked nights and weekends. So, I thought to myself, what jobs would allow me to have weekends

off? I had experience working with money, so I immediately thought of banking. That was 39 years ago and I am still in banking!

## What advice would you give to someone who is considering a career in banking today?

Banking is a service industry and to succeed you should enjoy dealing with people from all walks of life. There are many opportunities to broaden your knowledge and skills at a bank. Banks have an array of opportunities in areas such as; accounting, consumer banking, commercial banking, compliance, human resources, technology, project management, and marketing. Most banks offer on-the-job training and encourage you to

**Day Job:** EVP/Chief Administrative Officer at First Sound Bank

**Success is:** I like this statement from Charles Darwin "It is not the strongest species that survive, nor the most intelligent, but the most responsive to change."

**Defining Life Moment:** As a person with no college education, my defining life moment was graduating from Pacific Coast Banking School.

further your education through a variety of courses, seminars, and training programs.

## How are you involved in your community?

Currently, I serve on the Board of Elizabeth Gregory Home (EGH) which is located at the University Lutheran Church here in Seattle. EGH provides a welcoming and respectful refuge where homeless and at-risk women have access to compassionate care. I've also been a United Way Campaign Coordinator for many years, a 15-year participant and fundraiser in the Stair Climb for Leukemia and Lymphoma. I've also mentored young bankers, providing them guidance in their careers.

## Why do you take time from your busy schedule to volunteer?

I am very fortunate to have more than just my basic needs met daily and believe it's important to give back to others in our community who are less fortunate. Volunteering my time and seeing the difference it makes in others' lives is very rewarding.

## If you were to thank one person for helping you become the person you are today, who would it be and what did they do?

It would be my husband. We were married young, and both of us were raised with the same work ethic, integrity, and values. He taught me to have confidence and believe in myself, and that I could accomplish anything I put my mind to. He has always encouraged and supported me in my career and took over many of the family responsibilities with our boys when I started commuting from Enumclaw to downtown Seattle in 1988.

## How has your involvement with the WBA helped you advance your career?

The WBA has provided me with valuable training and educational courses, seminars, conferences and webinars that were focused, and a key to my career growth. The various WBA Development courses have provided me the opportunity to mentor individuals attending these courses and it's very rewarding seeing them grow and advance in their careers. I recently completed the Executive Risk Management Development course and I am already seeing the benefits at work from the knowledge I gained from this course. I also am a member of the WBA Education Committee.

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## Events Calendar

**June 2** – Marketing Conference, DoubleTree Seattle Airport, Seattle

**June 3-4** – Management Development Program, Washington Athletic Club, Seattle

**June 22-24** – 2019 WBA, OBA, IBA, NBA Convention, Sunriver Resort, Bend, OR

**September** – Compliance Development Program & Executive Risk Management Development Program

**September 14-15** – Education/Human Resources Conference, Historic Davenport Hotel, Spokane

**September 22** – Credit Analyst Development Program

**September 29** - Asset Liability Management Program

**October 15-16** – NW Compliance Conference, DoubleTree Suites Southcenter

**October 27-28** – Northwest Agriculture Conference, Three Rivers Convention Center, Kennewick

**October 30** – Women in Banking Conference, Seattle Renaissance Hotel

**November 5** – Fintech Conference, Washington Athletic Club, Seattle

**December 1-2** – Bank Executive Conference, Washington Athletic Club, Seattle

**Please note, classes and conference have been rescheduled due to the COVID-19 pandemic.**

*\*Classes are held at the WBA office unless otherwise noted.*

*To register or to learn more about any of the listed events, please visit [www.wabankers.com](http://www.wabankers.com).*



# Learning to Managing Risk at the Senior Credit Conference

Understanding and managing risk is just one important piece of what credit officers think about daily. Management of risk was a topic of conversation during the 2020 Senior Credit Conference on February 27 at the Washington Athletic Club in Seattle.

The conference kicked-off with former NASA astronaut and Navy test pilot Jim Wetherbee sharing information about how his career taught him to manage risk, especially in dangerous and hazardous conditions. He explained how using some of the same techniques, bankers can help control their risk and manage their roles effectively.

The conference also included a panel discussion on CECL, including Anthony Porter, business assurance senior manager with Moss Adams; Joel Edwards, chief financial officer at Coastal Community Bank; Ben Shandrow, EVP and senior chief administrator officer at Columbia Bank; Rene Switzer, supervisory examiner at FDIC; moderated by Doug Hensley, SVP and manager of consulting at PCBB. The panel discussed what various banks are doing to prepare for CECL and what regulators are currently looking at and recommending.

Steve Scranton, chief investment officer, and chief economist for Washington Trust Bank provided an economic update, outlining how current global events, such as coronavirus, are impacting the markets, and why that in addition to Boeing's troubles will likely mean a slowdown for the first quarter. Scranton said it is important for businesses to understand how their supply chain works and where products are coming from and to be prepared for impacts.



Will Frame, a commercial real estate broker for Kidder Mathews in Seattle, provided an update on real estate in the greater Pacific Northwest, noting that the Puget Sound continues to be very strong, dominated by tech companies. Trends are expected to hold, as areas south of Seattle and Portland will continue to gain momentum.

During lunch, Steve Smith, SVP and director of commercial lending at First Federal, and the current RMA president discussed some of the opportunities the local RMA chapter has

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## Retail Conference Focuses on Running Branches like Businesses

During the 2020 Retail Conference, held in early March in Seattle, bankers from across the state learned new ways they can run their branch like a business.

The conference, held at the Washington Athletic Club, kicked off with Kristen Hadeed, founder of Student Maid, sharing her story as a small business owner and how culture will always eat strategy for breakfast. She outlined how her company, which she started with no cleaning experience, expanded and became successful, despite stumbling several times. She provided attendees with unique insight into ways their company culture is defined whether

it's planned out or not.

Matt Mullet, chief financial officer at 1st Security Bank of Washington, was up next, sharing with attendees specifics to consider when trying to run a branch like a business. He explained some of the things he looks at as a CFO, including profit and loss statements at the branch level and opportunities to make changes.

Derryl Willis, senior vice president, and retail banking regional manager at HomeStreet Bank, then hosted a short session on culture by design vs. culture by default, playing

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### What do you do for fun when you're not in the office?

We have three grandchildren and love attending their sporting events. We have a vacation home in the hills of Chelan that is

off the grid, so technology is silent during our visits. It gives us the much-needed downtime to enjoy the outdoors. We enjoy hiking, snowshoeing, golfing, bonfires and going on day-long quad rides.

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to offer, while Kathryn Thompson, SVP of business development and marketing for Pacific Coast Banking School shared information about the school and Duncan Taylor, director of membership and operations at WBA, shared some of the customizable training options that WBA can offer.

In the afternoon, a panel of chief credit officers shared some insight into areas they are watching as we begin a new decade. The panel included Terry Anderson, chief credit officer for First Federal; Rick Barton, chief credit officer at Banner Bank; Jay Coleman, regional credit officer at KeyBank; Jay Iseman, chief credit officer at HomeStreet Bank; moderated by Hensley.

In the final session of the day, WBA President & CEO Glen Simecek hosted a fireside chat with Shannon Tushar, director of examinations at the Washington State Department of Financial



Institutions. They discussed what regulators are currently looking at, what hot topics they are following and any areas of concern.

**Thank you**

**to our sponsors for their generous support of our events:**

**Banner Bank, Columbia Bank, First Federal, Harland Clarke, HomeStreet Bank, Kitsap Bank, Moss Adams, PCBB, Partner Engineering and Science and Taurus Review.**

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off some of the lessons shared by Ha-deed and expanding on how to build teams within the bank.

After lunch, Dave Herbison, senior vice president and director of digital banking strategy at Banner Bank, looked at how banks are balance brick and mortar locations with the online presence. He shared information about how consumers are using on-line technology and how it influences what they expect from other companies they interact with, online or not.

In the final session of the day, Deborah Lumpkin, senior partner at Centier Bank in Indiana, shared some of her bank's story. The family-owned bank has been repeatedly recognized as one of the best banks to work for

and approaches hiring and retaining talent differently. Lumpkin outlined some of the ways the bank is different, and how it led to increased retention, and employees thinking of the regional bank as a family.

Willis then finished out the event with a quick wrap-up session, soliciting take-a-ways from the audience and sharing what he had learned at the event.



**Thank you to our generous sponsors for helping make the event possible. Our sponsors include Basys Processing, Columbia Bank, Fiserv, Harland Clarke, Reich & Tang, and Strategy Corps.**

## Industry News

### New Hires

Geri Bullard  
Senior Vice President and  
Treasurer at First Federal

Crystal Radwanski  
Vice President and Digital  
Solutions and Innovations  
Manager at First Federal

Christine Walsh Rogers  
Vice President and Product  
Strategy Leader at First  
Federal

Allison Mahaney  
Vice President, Corporate  
Secretary and Assistant Gen-  
eral Counsel at First Federal

Brett Cheney  
Vice President and Com-  
mercial Banking Officer at  
Peoples Bank

Rachel Forrister  
Vice President and Com-  
mercial Banking Officer at  
Peoples Bank

Jay Johnston  
Vice President and Commer-

cial Relationship Manager  
Team Lead at First Federal

### Promotions

Lisa Hefter  
Executive Vice President and  
Chief Administrative and Risk  
Officer at Peoples Bank

Derek Thornton  
Senior Vice President and  
Chief Financial Officer at  
Peoples Bank

*Have Industry News to  
share with WBA? Email  
[megan@wabankers.com](mailto:megan@wabankers.com)  
or call (206) 344-3472.*





# WBA Member News

## Columbia Bank Branch Earns Best of Honor

In March, Columbia Bank's Federal Way branch was named the Best Bank in Federal Way for the second year in a row.

Holly West, branch leader and business banking specialist said "I'm so proud of my team and the community in which we serve. This is such an honor as the community votes on this award!"



## HomeStreet Bank Announces Employee Volunteer Grants

HomeStreet Bank employees who volunteer are eligible to request grants for their favorite organizations.

In March, the bank awarded Seattle Jazz Orchestra with a \$500 grant after Ken Steiner completed 48 hours of volunteering with the group. The bank also awarded Plymouth Housing with \$500 thanks to Ronnie Henderson completing 72 hours of volunteering. Darrell Van Amen volunteered 50 hours of time with Habitat for Humanity Seattle-King County and the bank provided another \$500 grant.

## US Bank Seattle Team Volunteer at Food Lifeline

US Bank employees in the greater Seattle area came together in March to volunteer at Food Lifeline. The group help sort over 13,000 pounds of food for those in need in the area.

Kristy Dickson, consumer and business banking market leader, said "At US Bank we invest our hearts and minds to power human potential for our employees, customer and communities."



## Commencement Bank Celebrates Auburn Branch Grand Opening

In early March, Commencement Bank celebrated the grand opening of their new Auburn branch location.

The celebration included the Auburn Area Chamber of Commerce, featuring a ribbon cutting, food, prizes, and more.



## Banks Celebrate Employee Appreciation Day

In early March, WBA member banks celebrated Employee Appreciation Day.

Sound Community Bank honored their employees with free coffee and other treats, while First Financial Northwest Bank provided a coffee and donut cart and appreciation notes. At Kitsap Bank, employees also received thank you notes and small appreciation gifts.



## WaFd Makes Large Donation to Plymouth Housing

WaFd Bank announced in early March that it would be making a large donation to Plymouth Housing Group's capital campaign.

The \$250,000 donation, will help the organization reach their goal of raising \$75 million to build 800 apartments



for chronically homeless people in the coming years.

Brent Beardall, president and CEO of WaFd Bank, said it was the largest ever donation to a nonprofit by the bank.

Sound Community Bank also made a donation of \$50,000 to help with the campaign.

### First Sound Bank Employee Volunteers with Tacoma Community House

First Sound Bank employee Curtis Brooks, a senior credit analyst at the bank, has been volunteering with the Tacoma Community House.

Brooks has been helping English language learning students practice their English through the Talk Time program. Each year, more than 500 adults participate in the English Language Acquisition classes at the organization. Talk Time allows students to meet with volunteers and practice their skills.

### Yakima Federal Sponsored Student Video, Earns Third in National Contest

In late February, the ABA Foundation announced the national winners of the Lights, Camera, Save! Contest, which included a Washington student.

Each year, students are asked to create a video about the importance of saving and are voted on via social media.

This year, Ryan Song's video Money with Matt and Mike, finished third overall, sponsored by Yakima Federal Savings & Loan.

### BankWork\$ Celebrates Graduates at Two Programs

In late February and early March, the YWCA and Career Path Services BankWork\$ programs celebrated graduation for each of their programs.

Students complete the free 8-week training program which helps prepare them for a career in banking. Following graduation, local banks take part in a job fair, where graduates interview for positions with local banks.



*If you have WBA member news to share, please email Megan Managan at [megan@wabankers.com](mailto:megan@wabankers.com). Submissions are run on a space available basis.*

## Navigating the 'New Normal' of a Global Pandemic

By Monica C. Meinert, Senior Editor, American Bankers Association

*This article originally appeared in the ABA Banking Journal and is republished here with permission.*

It's staggering to think about just how much the 2019 novel coronavirus, COVID-19, changed the world in just a few short weeks.

When we rang in the new decade on January 1, no one could have predicted that barely three months later, major league sports teams would be suspending entire seasons, Broadway theaters would be dark, colleges would be closing down and markets would be in turmoil—all because of something completely invisible to the eye, yet profoundly harmful to the most vulnerable in society.

As we all adjusted to the "new normal" of life in the time of the coronavirus pandemic, the theme was "we're all in this together," says the University of Maryland's David Marcozzi, a medical doctor with expertise in public health and epidemiology during a recent ABA member webinar. Stopping the spread of the virus will take everyone—businesses and individuals—working together. "We can all be virus fighters. We need to embrace a different construct for how we live and how we maintain our own hygiene."

#### Keep calm and wash your hands

First, there are the basics: wash your hands, cover your cough, disinfect surfaces frequently and stay at home if you feel sick. Then there are the more advanced measures recommended by the Centers for Disease Control and the World Health Organization to mitigate the effects of the pandemic and slow the spread of infection—things like limiting nonessential travel and group gatherings that have in recent days led to the closures of bars, restaurants, gyms and other establishments. These critical, community-based interventions can have the effect of "dampening" or "flattening" the curve—in other words, slowing the rate at which the infection spreads from person to person—Marcozzi says.

History provides an illustrative example. During the 1918 flu pandemic, the city of Philadelphia held a parade to help bolster morale and support the war effort during World War I. Citizens flocked to the streets in close proximity to one another. The result, of course: "their mortality and caseload went up

significantly," says Marcozzi.

Meanwhile, in St. Louis, public health director Max Starkloff immediately took action to put doctors on high alert and closed businesses, schools and churches to slow the spread. It worked—a 2007 analysis of the pandemic showed that St. Louis experienced a death rate that was one-eighth of that experienced by Philadelphia, due in large part by the concentrated social distancing efforts.

Immediately after the virus began to spread in the U.S., many employers—including banks—began shifting employees to teleworking arrangements. But bank branches remained open, and bankers continue to serve their customers. Many are encouraging customers take advantage of digital banking services. Some shifted to operating branches as drive-through only.

For branches that were still seeing foot traffic, "the key is cleaning the right areas," and cleaning them often, Marcozzi says. This includes "any high-touch areas, any of your keyboards or anything that you touch, your phones. Those are all areas that need to make sure you're thinking about with regard to how you could be exposed."

#### The 'new normal' for America's banks

In addition to challenging Americans from a health perspective, COVID-19 is also challenging the U.S. economy in unprecedented ways. But there is good news. "Our financial sector is in really good shape heading into this pandemic," says Accenture's Val Abend, a former Treasury official who oversaw a 2007 pandemic planning exercise. "We have a lot that we can stand on . . . to survive this as a sector."

As banks work to meet these challenges, Abend offers several suggestions for financial institutions facing a pandemic situation.

##### 1. Review the guidance

Like banks, the regulatory agencies have been singularly focused on the coronavirus in recent days. The Federal Financial Institutions Examination Council recently updated its guidance for banks on business continuity planning in the face of a pandemic, and the agencies have subsequently issued

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## WBA Endorsed Vendor: Harland Clarke

# What Does the Recent Fed Rate Change Mean for Mortgages?

Public uncertainty has created an opportunity you should not miss

Fear, uncertainty and oil price wars have driven wave of volatility in the market. The 10-year Treasury note, a key indicator of mortgage rates, plunged to a new low. Mortgage rates have fallen steadily since the virus was first reported on December 31. The 30-year fixed mortgage rate has dropped almost a quarter of a point since the word of the virus started to spread.

Thirty-year rates currently sit almost a point lower than 52 weeks ago.

### What does this mean for home-buyers and refinancers?

With rates where they are today, this is a great time to take out a home loan or refinance. For home-buyers, this is a chance to jump on the spring home-buying season a little early. Homebuyers can use low rates to get more house for their money or to have a more comfortable monthly payment. Refinancers may wonder how long to ride the

wave of low rates, but there's no guarantee that rates will drop further, and they could miss the boat by waiting.

### What does this mean for lenders?

The recent interest rate drop was unpredictable and nobody knows what the next thing that causes rates to drop will be. Banks should have an always-on loan marketing philosophy. Adopting this practice will ensure that your customers are always presented with pre-screened loan options wherever they are – online and mobile banking, direct mail and digital display – and that they receive pre-screened offers from you when they apply for a mortgage with a competitor. The last thing you want is to lose a new mortgage to a competitor, as it puts the PFA status in serious jeopardy.

Read more from Harland Clarke at their Insight Center: <https://insight.harlandclarke.com/>.

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additional guidance on serving customers and ensuring daily operations during this time. (Banks can find this guidance and other important coronavirus updates at [aba.com/coronavirus](http://aba.com/coronavirus).)

If banks have questions or need to adjust operations to respond to the coronavirus, Abend recommends that they keep examiners informed. As for how best to communicate? "I think 'early and often' is very good advice."

#### 2. Communicate

"Communication is obviously an incredibly important part of all this," Abend adds. Fortunately, there are many different options available for banks to communicate with customers: from physical signage outside the branch to text messages to Facebook, Twitter or Instagram, banks have a range of options for disseminating important information. The timing of these communications is crucial.

"Today, there's a lot higher expectations from your stakeholders—from your customers and your employees—around communication and transparency in a moment-by-moment basis," Abend says. For banks, it's all about "establish[ing] that higher level of transparency to meet those expectations."

Banks should also communicate amongst themselves about the steps they're taking to address the pandemic at their own institutions. Abend encourages banks to share their pandemic response plans with neighboring institutions.

Finally, banks should keep their third party providers apprised of any changes to their operating status. "Third parties are not just vendors, but really important components [of] your supply chain," she says. "If you have a situation where you're going to backup sites, or you're going to relocate different branches . . . it's really important that you have strong communications."

#### 3. Reach out to important local stakeholders

Other important contacts to make include local stakeholders like government and health officials, emergency management services and utilities providers. "Have conversations in your local markets to make sure that they understand how important it is that you keep the lights on for your institutions," Abend says.

In pandemic situations, local and state governments have the authority to make decisions about closing buildings, events and even roads, she adds. That's why it's critical to maintain what the FFIEC guidance refers to as "triggering events," that would require bank management to implement its response plans based on the alert status. ABA SVP Paul Benda recommends having a clear, defensible process in place outlining the circumstances that could necessitate a branch closure. "Having something you can tie back to a government action is always helpful," he says.

#### 4. Review your succession plan

In a pandemic situation, banks may also see absenteeism rates rise and must ensure that critical functions can be transferred to the appropriate

person. "You should plan for about [a] 40 percent absenteeism rate," Abend advises. "Attention should be placed on cross-training appropriate employees and communicating clearly if a situation arises where roles need to shift. It's important that you not only say what the succession plan is, but that the people in the secondary and tertiary roles actually know what their jobs are for those critical functions."

#### 5. Be aware of cyber threats.

Unfortunately, in this climate of fear and uncertainty, criminals are taking full advantage of the opportunity to perpetrate fraud scams. Already, the banking agencies have been alerted to several fraud scams related to the coronavirus situation—one scam even prompted the FDIC to respond with a statement assuring consumers that insured depository institutions remain the safest place for consumers to hold their funds.

Abend notes that criminals are starting to put up webpages with interactive COVID-19 maps as "watering holes" that can be used to lure in unsuspecting individuals browsing on the internet and then distribute credential-stealing malware. Along with that, spear-phishing attacks continue to prey on fears about the virus, while business email compromise scams are ramping up as most employees are now working from home. "Stay vigilant," Abend advises banks. "Do not relieve your VPN. Do not relieve your endpoint protections. That is exactly what the bad guys are looking for."

## WBA PANDEMIC RESOURCES



We're here to help! Check out the resources available to WBA members online at [www.wba.com/wbsr](http://www.wba.com/wbsr).

## Thank You to



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